Corporate History

Thorough "Selection and Concentration" in the Financial Services Business, with Securities, Banking and Insurance as the Three Core Businesses

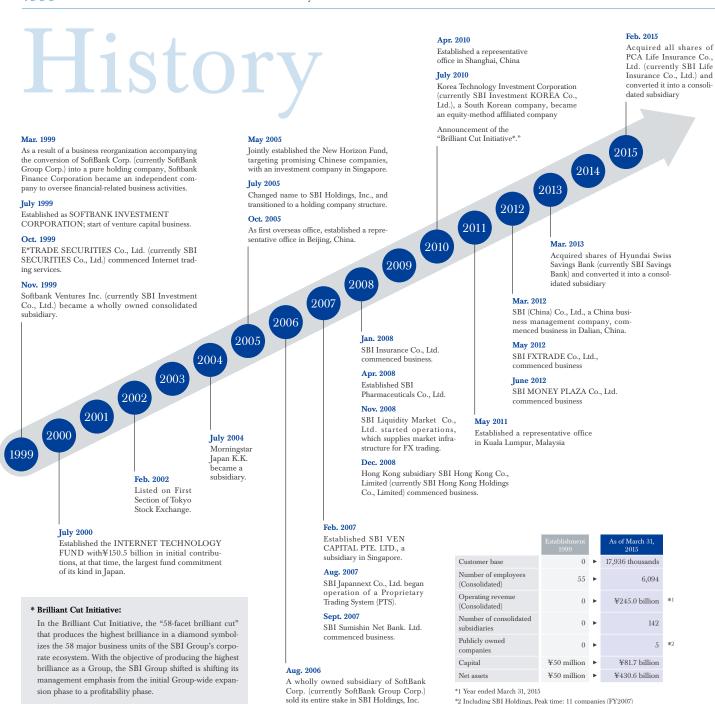
2012

Initiation of the "Brilliant Cut Initiative"," to Enhance Earnings Capacity Rather than **Business Scale Expansion**

2008 Establishment of the Internet-based Financial Conglomerate

From "Japan's SBI" to the "World's SBI"

1999 Formation and Establishment of the Financial Ecosystem



*2 Including SBI Holdings, Peak time: 11 companies (FY2007)